

**DECLARATION IN SUPPORT OF MOTION FOR RELIEF FROM AUTOMATIC
STAY**

I, Janice Davis, declare:

1. I am a Vice President at CENTRAL MORTGAGE COMPANY, DBA CENTRAL MORTGAGE LOAN SERVICING COMPANY. In the foregoing capacity I have personal knowledge of the status and history of the VICTORIA P. SOTO ("DEBTOR") loan account, and if called upon to testify thereto I could and would do so competently and truthfully.

2. In my capacity as a Vice President, I have access to the business records of CENTRAL MORTGAGE as they relate to the Debtor. The records of CENTRAL MORTGAGE are made and kept in the ordinary course of business by persons who have a business duty to make such records on behalf of CENTRAL MORTGAGE. The records are made at or near the time of the occurrence of the event or events of which they are recorded. I have personally reviewed the records of CENTRAL MORTGAGE as they relate to the Debtor herein. The records reflect the payments made, the payments missed, and all charges accruing under the loan. Therefore, I am personally familiar with the status of the Debtor's loan.

3. **The Secured Debt.** On or about SEPTEMBER 18, 2006, VICTORIA P. SOTO made and delivered a Promissory Note in the original principal amount of \$199,920.00, secured by a First Priority Deed of Trust on the Property commonly known as 792 AVOCADO AVENUE, #65, EL CAJON, CA 92020 (the "Property"). True and correct copies of the Note and Deed of Trust are attached as Exhibits "B" and "C," respectively.

4. **The Default Under The Note.** The Note and Deed of Trust are contractually due for the November 1, 2008 payment. As a result of the default, a Notice of Default and Election To Sell was recorded against the Property on January 29, 2010. The total delinquency under the Note is set forth in detail on Exhibit "D" to the Motion.

5. **The Debtor's Interest In The Property.** The Debtor is the owner of record of the Property.

6. **The Filing Of The Instant Petition.** On or about February 27, 2010,

VICTORIA P. SOTO filed the instant Chapter 7 Petition as Case No. 10-03311-MM7.

I declare under penalty of perjury according to the laws of the United States of America that the foregoing is true and correct and that this Declaration is executed on May 11, 2010 in Little Rock, Arkansas.

/s/ Janice Davis
Signature of Declarant

Vice President
Title